

Information to identify the case:			
Debtor 1	Kenneth W. Sterling		
	First Name	Middle Name	Last Name
Debtor 2	Jodi Sterling		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	12-10676-TPA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth W. Sterling

Jodi Sterling

9/18/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kenneth W. Sterling
Jodi Sterling
DebtorsCase No. 12-10676-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lfin
Form ID: 3180WPage 1 of 3
Total Noticed: 59

Date Rcvd: Sep 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2017.

db/jdb
cr
+Kenneth W. Sterling, Jodi Sterling, PO Box 1513, Warren, PA 16365-6513
+Manufacturers and Traders Trust Company, as Trust, P.O. Box 65450,
Salt Lake City, UT 84165-0450
13374394 +AARP Medicare Rx Plans, PO Box 29300, Hot Springs National Park, AR 71903-9300
13374395 American Security Insurance Company, PO Box 50335, Atlanta, GA 30302
13997790 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
El Paso, TX 79998-2284
13374397 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485
(address filed with court: CACV of Colorado LLC, 370 17th Street, Denver, CO 80202)
13374401 +Central Credit / Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
13374402 +Comm Consumer Discount Company, PO Box 863, Warren, PA 16365-0863
13418762 +Country Door, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas TX 75374-0933
13403768 FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA),
and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
13374405 +Federal Pac Company, PO Box 27198, Salt Lake City, UT 84127-0198
13410425 Ford Motor Credit Company LLC,, a Delaware Limited Liability Company,
c/o Weltman, Weinberg & Reis, 1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
13424189 +Ginny's, c/of Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
13374411 +Great Lakes Home Healthcare, PO Box 643730, Pittsburgh, PA 15264-3730
13374412 +Hamot Medical Center, C/O Patient Accounts, 201 State Street, Erie, PA 16550-0002
13374413 +Hamot Surgery Center, LLC, 200 State Street, Erie, PA 16507-1499
13374417 +Instant Diagnostic Systems, PO Box 2449, Decatur, AL 35602-2449
13374418 +Law Firm of Allan C. Smith, PC, The Bucks County Office Center, 1276 Veterans Highway,
Suite E-1, Bristol, PA 19007-2597
13394627 +Manufacturers and Traders Trust Company, as Trustee, By and Through its Loan Servicing Agent,,
Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
13374423 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
(address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)
13374421 +Nfo Irvine Federal Credit Union, PO Box 723, Warren, PA 16365-0723
13374422 +North American Partners in Anesthesia, Pennsylvania, LLP, PO Box 275,
Glen Head, NY 11545-0275
13374425 +Palisades Collection, LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244
13374429 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
13374430 +Tractor / Chsd, PO Box 6500, Sioux Falls, SD 57117-6500
13392763 +Warren Area Federal Credit Union, 1513 PA Avenue East, Warren, PA 16365-3142
13374432 +Warren General Hospital, Two Crescent Park West, PO Box 68, Warren, PA 16365-0068
13374433 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, PO Box 1799,
Akron, OH 44309-1799
13374435 +Wyrhr Mtg / Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2017 02:22:19 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13398017 EDI: BANKAMER2.COM Sep 19 2017 02:13:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
13374396 +EDI: STFC.COM Sep 19 2017 02:13:00 Cach Llc / Square Two Financial,
4340 South Monaco Street, 2nd Floor, Denver, CO 80237-3485
13374398 +EDI: CAPONEAUTO.COM Sep 19 2017 02:13:00 Capital One Auto Finance,
3905 North Dallas Parkway, Plano, TX 75093-7892
13374399 +EDI: CAPITALONE.COM Sep 19 2017 02:13:00 Capital One, N.a., Capital One Bank (USA) N.A.,
PO Box 30285, Salt Lake City, UT 84130-0285
13374400 +E-mail/Text: bankruptcynotices@cbecompanies.com Sep 19 2017 02:22:41 Cbe Group,
1309 Technology Parkway, Cedar Falls, IA 50613-6976
13374403 +EDI: CREDPROT.COM Sep 19 2017 02:13:00 Credit Protection Association, Attn: Bankruptcy,
PO Box 802068, Dallas, TX 75380-2068
13374404 +E-mail/Text: bknotice@erccollections.com Sep 19 2017 02:22:28 Enhanced Recovery Corporation,
Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412
13374408 EDI: FORD.COM Sep 19 2017 02:13:00 Ford Credit, PO Box 6275, Dearborn, MI 48121
13374407 +EDI: AMINFOFP.COM Sep 19 2017 02:13:00 First Premier Bank, 601 South Minnesota Avenue,
Sioux Falls, SD 57104-4868
13374406 +EDI: AMINFOFP.COM Sep 19 2017 02:13:00 First Premier Bank, 3820 North Louise Avenue,
Sioux Falls, SD 57107-0145
13374409 +EDI: RMSC.COM Sep 19 2017 02:13:00 GE Money Bank / HH Gregg, Attention: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104
13374410 +EDI: RMSC.COM Sep 19 2017 02:13:00 GE Money Bank / JCPenney, Attention: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104
13374414 +EDI: HFC.COM Sep 19 2017 02:13:00 Hsbc / RS, Attn: Bankruptcy Department, PO Box 5263,
Carol Stream, IL 60197-5263
13374415 +EDI: HFC.COM Sep 19 2017 02:13:00 Hsbc Bank, Attn: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213
13374416 +EDI: IIC9.COM Sep 19 2017 02:13:00 IC Systems, Inc., Attn: Bankruptcy, PO Box 64378,
Saint Paul, MN 55164-0378

District/off: 0315-1

User: lfin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13625604 EDI: IRS.COM Sep 19 2017 02:13:00 INTERNAL REVENUE SERVICE, 1000 LIBERTY AVENUE ROOM705, PITTSBURGH, PA 15222
13420961 EDI: JEFFERSONCAP.COM Sep 19 2017 02:13:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
13484991 EDI: RESURGENT.COM Sep 19 2017 02:13:00 LVNV Funding, LLC its successors and assigns as, assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13486635 EDI: RESURGENT.COM Sep 19 2017 02:13:00 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13374419 +EDI: RESURGENT.COM Sep 19 2017 02:13:00 Lvnv Funding Llc, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13452414 +E-mail/Text: Bankruptcy@natfuel.com Sep 19 2017 02:22:24 National Fuel, Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
13374420 +E-mail/Text: Bankruptcies@nragroup.com Sep 19 2017 02:22:59 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
13374424 +EDI: AGFINANCE.COM Sep 19 2017 02:13:00 Onemain Financial, NTBS-2320, 6801 Colwell Boulevard, Irving, TX 75039-3198
13379491 E-mail/Text: ebn@vativrecovery.com Sep 19 2017 02:22:02 Palisades Collections, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC, PO Box 40728, Houston TX 77240-0728
13374426 +EDI: CHASE.COM Sep 19 2017 02:13:00 Providian / Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
13374427 +EDI: RMSC.COM Sep 19 2017 02:13:00 Sams Club / GE Money Bank, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13374428 +EDI: SEARS.COM Sep 19 2017 02:13:00 Sears / Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13395251 +E-mail/Text: kristend@lobaf.com Sep 19 2017 02:22:41 The Law Office of Barbara A. Fein, P.C., 721 Dresher Road, Suite 1050, Horsham, PA 19044-2266
13374431 +E-mail/Text: pgilbert@warren-county.net Sep 19 2017 02:22:44 Warren County Tax Claim Bureau, 204 4th Avenue, Warren, PA 16365-2362

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Manufacturers and Traders Trust Company, as trustee
13374434* +Weisfield Jewelers/Sterling Jewelers Inc, Attention: Bankruptcy, Po Box 1799, Akron, OH 44309-1799

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Jodi Sterling dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Kenneth W. Sterling dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Manufacturers and Traders Trust Company, as trustee, on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series 1999-3 bkgroup@kmlawgroup.com
Jana S Pail on behalf of Trustee Ronda J. Winnecour jpail@chapter13trusteedpa.com
Joshua I. Goldman on behalf of Creditor Manufacturers and Traders Trust Company, as trustee, on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series 1999-3 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kristen D. Little on behalf of Creditor Manufacturers and Traders Trust Company, as Trustee,
By and Through its Loan Servicing Agent, Select Portfolio Servicing, Inc. pabk@logs.com
Matthew Christian Waldt on behalf of Creditor Manufacturers and Traders Trust Company, as
trustee, on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series
1999-3 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew John McClelland on behalf of Creditor Manufacturers and Traders Trust Company, as
trustee, on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series
1999-3 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmechf@chapter13trusteedpa.com

TOTAL: 10